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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
08/994,363	12/19/97	GARRISON	D 33500-00003
		LM02/0831	EXAMINER
			JORDAN, W
			ART UNIT
			PAPER NUMBER
		2764	S
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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary	Application No. 08/994,363	Applicant(s) Garrison
	Examiner Walter Jordan	Group Art Unit 2764
<p><input checked="" type="checkbox"/> Responsive to communication(s) filed on <u>Mar 31, 1998</u></p> <p><input type="checkbox"/> This action is FINAL.</p> <p><input type="checkbox"/> Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i>, 1935 C.D. 11; 453 O.G. 213.</p> <p>A shortened statutory period for response to this action is set to expire <u>3</u> month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).</p>		
<p>Disposition of Claims</p> <p><input checked="" type="checkbox"/> Claim(s) <u>1-20</u> is/are pending in the application.</p> <p>Of the above, claim(s) _____ is/are withdrawn from consideration.</p> <p><input type="checkbox"/> Claim(s) _____ is/are allowed.</p> <p><input checked="" type="checkbox"/> Claim(s) <u>1-20</u> is/are rejected.</p> <p><input type="checkbox"/> Claim(s) _____ is/are objected to.</p> <p><input type="checkbox"/> Claims _____ are subject to restriction or election requirement.</p>		
<p>Application Papers</p> <p><input checked="" type="checkbox"/> See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.</p> <p><input type="checkbox"/> The drawing(s) filed on _____ is/are objected to by the Examiner.</p> <p><input type="checkbox"/> The proposed drawing correction, filed on _____ is <input type="checkbox"/> approved <input type="checkbox"/> disapproved.</p> <p><input type="checkbox"/> The specification is objected to by the Examiner.</p> <p><input type="checkbox"/> The oath or declaration is objected to by the Examiner.</p>		
<p>Priority under 35 U.S.C. § 119</p> <p><input type="checkbox"/> Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).</p> <p><input type="checkbox"/> All <input type="checkbox"/> Some* <input type="checkbox"/> None of the CERTIFIED copies of the priority documents have been</p> <p><input type="checkbox"/> received.</p> <p><input type="checkbox"/> received in Application No. (Series Code/Serial Number) _____.</p> <p><input type="checkbox"/> received in this national stage application from the International Bureau (PCT Rule 17.2(a)).</p> <p>*Certified copies not received: _____</p> <p><input type="checkbox"/> Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).</p>		
<p>Attachment(s)</p> <p><input checked="" type="checkbox"/> Notice of References Cited, PTO-892</p> <p><input checked="" type="checkbox"/> Information Disclosure Statement(s), PTO-1449, Paper No(s). _____</p> <p><input type="checkbox"/> Interview Summary, PTO-413</p> <p><input checked="" type="checkbox"/> Notice of Draftsperson's Patent Drawing Review, PTO-948</p> <p><input type="checkbox"/> Notice of Informal Patent Application, PTO-152</p>		
<p>--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---</p>		

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DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1, 6, 11, 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tillery et al. (5,197,094)

As per claim 1:

{Tillery et al. does not reference either a payee or payor. This is because the payor and payee switch depending upon whether a machine is credited or debited. In this interpretation of Tillery et al., it is assumed that the game user is the payee. }

Tillery et al. shows:

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- A process of receiving a payment request from a payor to payee with many remittance centers.

(See abstract)

- A process for identifying a single remittance center. (Col. 3 Line 2)

- A process for directing payment to the remittance center. (Col. 3 Line 15)

Tillery et al. does not expressly show a payment request including information identifying a payor's account number with a given payee.

Official notice is taken that key fields such as the account number is an old and well known type of tracking mechanism used in the billing art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement this feature because the key fields can be used to track past records as well as associated fields.

As per claim 6, Tillary et al. shows in addition to a process, a system for the implementation of the aforementioned processes corresponding to claim 1.

As per claim 11, Tillary et al. shows in addition to a process, an article of manufacture for the implementation of the aforementioned processes corresponding to claim 1.

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As per claim 16, Tillery et al. shows in addition to a process, a networked system for the implementation of the aforementioned processes corresponding to claim 1.

3. Claims 2-3, 7-8, 12-13, 17-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tillery et al. as applied to claims 1, 6, 11 and 16 above, and further in view of Ett.

As per claims 2-3:

Tillery et al. fail to teach a process for extracting the remittance center information from the account number by alphanumeric encoding. However, Ett displays a process for encoding/combing two alphanumeric data streams to form one, such as a payment account number. It would have been obvious to one of ordinary skill in the art at the time of the invention to use Ett's model as it applies to account numbers and remittance centers because the principles remain unchanged although the names of the data streams change.

As per claims 7-8, Tillery et al. shows in addition to a process, a system for the implementation of the aforementioned processes corresponding to claims 2-3.

As per claims 12-13, Tillery et al. shows in addition to a process, an article of manufacture for the implementation of the aforementioned processes corresponding to claims 2-3.

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As per claims 17-18, Tillery et al. shows in addition to a process, a networked system for the implementation of the aforementioned processes corresponding to claims 2-3.

4. Claims 4, 9, 14 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tillery et al. as applied to claims 1, 6, 11 and 16 above in view of Ett, and further in view of an official notice.

As per claim 4:

Tillery et al. fail to teach a process for extracting the remittance center information from the account number by alphanumeric encoding as well as a process for producing an 11 digit zip code. However, Ett displays a process for encoding/combining two alphanumeric data streams to form one, such as a payment account number or 11 digit zip code. It would have been obvious to one of ordinary skill in the art at the time of the invention to use Ett's model as it applies to account numbers, remittance centers and 11 digit zip codes because the principles remain unchanged although the names and formats of the data streams change.

Official notice is taken that the maintenance and use of payee database records is an old and well known type of tracking mechanism used in the billing art. It would have been obvious to one of

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ordinary skill in the art at the time of the applicant's invention to implement this feature because this is a primary motivation in the design of a bill payment system.

As per claim 9, Tillery et al. shows in addition to a process, a system for the implementation of the aforementioned processes corresponding to claim 4.

As per claims 14, Tillery et al. shows in addition to a process, an article of manufacture for the implementation of the aforementioned processes corresponding to claim 4.

As per claim 19, Tillery et al. shows in addition to a process, a networked system for the implementation of the aforementioned processes corresponding to claim 4.

5. Claim 5, 10, 15 and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tillery et al. as applied to claim 1, 6, 11 and 16 above in view of Ett, and further in view of G. Tracey.

As per claim 5:

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Tillery et al. fail to teach a process for extracting the remittance center information from the account number by alphanumeric encoding. However, Ett displays a process for encoding/combining two alphanumeric data streams to form one, such as a payment account number. It would have been obvious to one of ordinary skill in the art at the time of the invention to use Ett's model as it applies to account numbers and remittance centers because the principles remain unchanged although the names of the data streams change.

Tillery et al. fail to teach the storage of database alteration rules for each payee and the transformation of those accounts by those same rules. However, Tracey displays a format converter which automatically converts recorded data into a predefined stored data format. It would have been obvious to one of ordinary skill in the art at the time of the invention to use Tracey's pharmaceutical approach as it applies to accounts because the principles remain unchanged although the names of the data change.

As per claim 10, Tillery et al. shows in addition to a process, a system for the implementation of the aforementioned processes corresponding to claim 5.

As per claims 15, Tillery et al. shows in addition to a process, an article of manufacture for the implementation of the aforementioned processes corresponding to claim 5.

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As per claim 20, Tillery et al. shows in addition to a process, a networked system for the implementation of the aforementioned processes corresponding to claim 5.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Pugh et al. U.S. #5,153,907 Date: 10/6/92; Masson et al. U.S. #4,908,850 Date: 3/13/90; Sandberg-Diment. U.S. #5,826,245 Date: 10/20/98; Gorog U.S. #4,947,028 Date: 8/7/90; Tong et al. U.S. #5,208,593 Date: 5/4/93; Kight et al. U. S. # 5,383,113 Date: 1/17/95; Lawlor et al. U.S. # 5,220,501 Date: 6/15/93; Anderson U.S. # 5,283,829 Date: 2/1/94; Cauffman et al. U. S. # 5,325,290 Date: 6/28/94; Perazza U.S. #5,326,959 Date: 7/5/94; Hughes et al. U.S.# 5,336,870 Date: 8/9/94; Chasek U.S.# 5,420,405 Date: 5/30/95; Hilt et al. U.S.# 5,465,206 Date: 10/7/95; Hogan U.S.# 5,699,528 Date: 12/16/97; Pollin U.S.# 5,727,249 Date: 3/10/98.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Walter I. Jordan, III whose phone number is (703)306-5933.

The examiner can normally be reached on Monday to Thursday from 7:00 AM to 4:30 PM.

If attempts to reach the examiner are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (703) 305-9768.

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Any inquiry of general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 305-3800.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
Washington, D.C. 20231

or faxed to:

(703) 308-9051 (for formal communications intended for entry)

OR:

(703)308-5357 (informal/draft communications, please label "PROPOSED" OR
"DRAFT")

Walter I. Jordan, III

August 26, 1999

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James P. Trammell
Supervisory Patent Examiner
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